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1 **CLAIMS**

- 2
- 3 1. A computer-implemented method comprising:
4 initiating a withdrawal of assets from a first account at a first financial
5 institution; and
6 initiating a deposit of the withdrawn assets to a second account at a second
7 financial institution, wherein the first account and the second account have a
8 common account holder.
- 9
- 10 2. A method as recited in claim 1 wherein initiating a withdrawal of
11 assets includes generating a debit instruction.
- 12 3. A method as recited in claim 1 wherein initiating a deposit of assets
13 includes generating a credit instruction.
- 14
- 15 4. A method as recited in claim 1 wherein the assets are withdrawn via a
16 first payment network and the assets are deposited via a second payment network.
- 17
- 18 5. A method as recited in claim 1 wherein the withdrawal of assets and
19 the deposit of assets are effectuated via an ACH network.
- 20
- 21 6. A method as recited in claim 1 wherein the withdrawal of assets and
22 the deposit of assets are effectuated via a debit network.
- 23
- 24
- 25

1 7. A method as recited in claim 1 wherein the withdrawal of assets and
2 the deposit of assets are effectuated via a wire transfer.

3
4 8. A method as recited in claim 1 wherein the withdrawal of assets and
5 the deposit of assets are effectuated via an ACH processor.

6
7 9. A method as recited in claim 1 wherein the withdrawal of assets and
8 the deposit of assets are effectuated via a third financial institution.

9
10 10. A method as recited in claim 1 wherein the first account and the
11 second account are asset accounts.

12
13 11. One or more computer-readable memories containing a computer
14 program that is executable by a processor to perform the method recited in claim
15 1.

16
17 12. A computer-implemented method comprising:
18 withdrawing funds from a first account at a first financial institution; and
19 depositing the withdrawn funds into a second account at a second financial
20 institution, wherein the first account and the second account have a common
21 account holder.

22
23 13. A method as recited in claim 12 wherein withdrawing funds
24 includes generating a debit instruction.

1 **14.** A method as recited in claim 12 wherein depositing funds includes
2 generating a credit instruction.

3

4 **15.** A method as recited in claim 12 wherein the funds are withdrawn
5 via a first payment network and the funds are deposited via a second payment
6 network.

7

8 **16.** A method as recited in claim 12 wherein withdrawing funds and
9 depositing funds are effectuated via an ACH network.

10

11 **17.** A method as recited in claim 12 wherein withdrawing funds and
12 depositing funds are effectuated via a debit network.

13

14 **18.** A method as recited in claim 12 wherein withdrawing funds and
15 depositing funds are effectuated via a wire transfer.

16

17 **19.** A method as recited in claim 12 wherein withdrawing funds and
18 depositing funds are effectuated via a third financial institution.

19

20 **20.** A method as recited in claim 12 wherein the first account and the
21 second account are asset accounts.

1 **21.** One or more computer-readable memories containing a computer
2 program that is executable by a processor to perform the method recited in claim
3

12.

4 **22.** A method comprising:

5 registering a plurality of financial accounts at a single point, wherein the
6 registering of a plurality of accounts allows the transfer of funds between any pair
7 of registered accounts; and

8 initiating a transfer of funds from a first registered account associated with
9 a first financial institution to a second registered account associated with a second
10 financial institution.

11
12 **23.** A method as recited in claim 22 wherein initiating a transfer of
13 funds includes:

14 initiating a withdrawal of assets from the first registered account; and

15 initiating a deposit of the withdrawn assets to the second registered account.

16
17 **24.** A method as recited in claim 23 wherein initiating a withdrawal of
18 assets includes generating a debit instruction.

19
20 **25.** A method as recited in claim 23 wherein initiating a deposit of the
21 withdrawn assets includes generating a credit instruction.

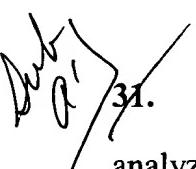
1 **26.** A method as recited in claim 23 wherein the assets are withdrawn
2 via a first payment network and the assets are deposited via a second payment
3 network.

4
5 **27.** A method as recited in claim 22 wherein the transfer of funds is
6 effectuated via a wire transfer.

7
8 **28.** A method as recited in claim 22 wherein the transfer of funds is
9 effectuated via a third financial institution.

10
11 **29.** A method as recited in claim 22 wherein the first account and the
12 second account are asset accounts.

13
14 **30.** One or more computer-readable memories containing a computer
15 program that is executable by a processor to perform the method recited in claim
16 22.

17
18 
19 **31.** A method comprising:
20 analyzing a plurality of accounts having a common account holder;
21 determining whether an adjustment of funds among the plurality of
22 accounts would benefit the account holder; and
23 transferring funds between the plurality of accounts if such a transfer would
24 benefit the account holder

1 32. A method as recited in claim 31 wherein transferring funds includes
2 transferring funds from a first account to a second account.

3 4 *Draft A2* 33. A method as recited in claim 31 wherein transferring funds includes
4 transferring funds from a first account at a first financial institution to a second
5 account at a second financial institution.

6 7 *Sent B1* 34. A method as recited in claim 31 wherein transferring funds includes
8 initiating a withdrawal of assets from a first account and initiating a deposit of
9 assets withdrawn from the first account to a second account.

10 11 35. A method as recited in claim 31 wherein transferring funds includes
12 borrowing funds from a first account and crediting the borrowed funds to a second
13 account.

14 15 36. A method as recited in claim 31 further comprising requesting
16 authorization from the account holder prior to transferring funds between the
17 plurality of accounts.

18 19 37. One or more computer-readable memories containing a computer
20 program that is executable by a processor to perform the method recited in claim
21 31.

1 **38.** One or more computer-readable media having stored thereon a
2 computer program that, when executed by one or more processors, causes the one
3 or more processors to:

4 withdraw funds from a first account at a first financial institution; and
5 deposit the withdrawn funds into a second account at a second financial
6 institution, the first and second accounts having a common account holder.

7
8 **39.** One or more computer-readable media as recited in claim 38
9 wherein the withdrawn funds are deposited into the second account with a credit
10 instruction.

11
12 **40.** One or more computer-readable media as recited in claim 38
13 wherein the funds are withdrawn from the first account with a debit instruction.

14
15 **41.** One or more computer-readable media as recited in claim 38
16 wherein the first account and the second account are asset accounts.

17
18 **42.** An apparatus comprising a financial management system to initiate
19 a withdrawal of assets from a first account at a first financial institution and to
20 further initiate a deposit of the withdrawn assets into a second account at a second
21 financial institution, wherein the first and second accounts have a common
22 account holder.

1 **43.** An apparatus as recited in claim 42 wherein the withdrawal of assets
2 is effectuated using a debit instruction.

3
4 **44.** An apparatus as recited in claim 42 wherein the deposit of the
5 withdrawn assets is effectuated using a credit instruction.

6
7 **45.** An apparatus as recited in claim 42 wherein the assets are
8 withdrawn via a first payment network and the assets are deposited via a second
9 payment network.

10
11 **46.** An apparatus as recited in claim 42 wherein the financial
12 management system is coupled to a third financial institution for effectuating the
13 withdrawal of assets and the deposit of assets.

14
15 **47.** An apparatus as recited in claim 42 wherein the first account and the
16 second account are asset accounts.

17
18 *Add 37*
19 *B2*
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